

Information to identify the case:

Debtor 1	Carmen Oyola	Social Security number or ITIN	xxx-xx-5034
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-22315-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carmen Oyola
fka Carmen Santos

9/3/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Carmen Oyola
DebtorCase No. 16-22315-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 63

Date Rcvd: Sep 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 05, 2020.

db +Carmen Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054
 cr +Liberty Savings Federal Credit Union, McKenna DuPont Higgins & Stone, 229 Broad Street,
 P.O. Box 610, Red Bank, NJ 07701-0610
 516257057 +Alert Ambulance Service, PO Box 192, Brick, NJ 08723-0192
 516257058 +Allen Chern, LLC, 79 West Monroe Street, 5th Floor, Chicago, IL 60603-4901
 516257062 +Basepointe_HM, 3225 North Star Circle, Louisville, TN 37777-5059
 516257064 +Bosco's, PO Box 30257, Salt Lake City, UT 84130-0257
 516257066 +Community Surgical Supply, PO box 4686, Toms River, NJ 08754-4686
 516257067 +Cooper Nuerosurgery, 3 Cooper Plaza #104, Camden, NJ 08103-1407
 516257068 +Express Scripts, 8931 Springdale Avenue, Suite A, Saint Louis, MO 63134-4827
 516257069 +Fabian Oyola, 57B Naomi Way, Jackson, NJ 08527-2289
 516257071 +Jersey Shore Pain Management, 622 South New York Rd., Suite 8, Galloway, NJ 08205-9711
 516257073 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398
 516257074 +M&T Bank, PO Box 619063, Dallas, TX 75261-9063
 516257075 +Maxwell Funeral Home, 160 Mathistown Road, Tuckerton, NJ 08087-1298
 516257077 +Millville Rescue Squad, 600 Cedar Street, Millville, NJ 08332-9415
 516257078 +Monmouth Ocean Hospital Service Corp., 4806 Megill Road, Suite 3, Neptune, NJ 07753-6926
 516390563 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, ATTN: Bankruptcy Department,
 P.O. Box 619096, Dallas, TX 75261-9741)
 516257081 +NJ Acute Care Specialists, 1140 Rt. 72 W, Manahawkin, NJ 08050-2412
 516257079 +National Loan Review, 6 Hutton Centre Drive, Santa Ana, CA 92707-5745
 516257080 +Nationstar, PO Box 619094, Dallas, TX 75261-9094
 516257082 +Noemi Oyola, 16 Timberline Drive, Tuckerton, NJ 08087-3054
 516257083 +Northern Monmouth CNT Med Assoc., PO Box 416693, Boston, MA 02241-6693
 516257084 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 516257086 +Ovation Credit Services, P.O. Box 56137, Jacksonville, FL 32241-6137
 516257087 +Parker McCay, 9000 Midlantic Drive, Suite 300, Mount Laurel, NJ 08054-1539
 516257088 +QAR, PO Box 239, Gibbsboro, NJ 08026-0239
 516257089 +Quality Medical Transport, PO Box 320, Bayville, NJ 08721-0429
 516257091 +St. Mary's R.C. Cemetery, PO Box 609, Barnegat, NJ 08005-0609
 516257092 +Target Corporate Services, Inc., 3501 West 53rd Street, Sioux Falls, SD 57106-4216
 516257094 +Trans Continental, PO Box 555, White Plains, NY 10603-0555
 516257095 +U. S. Attorney General, 950 Pennsylvania Avenue, Washington, DC 20530-0009
 516257096 +U.S. Attorney, 930 Broad Street, Newark, NJ 07102
 518587993 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
 516257099 +Youth Fountain LLC, 501 Iron Bridge Road, Suite 9, Freehold, NJ 07728-5305

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 04 2020 00:08:52 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 04 2020 00:08:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235cr +EDI: WFFC.COM Sep 04 2020 03:43:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto,
1451 Thomas Langston Rd., Winterville, NC 28590-8872516257059 +EDI: GMACFS.COM Sep 04 2020 03:43:00 Ally, PO Box 380901, Minneapolis, MN 55438-0901
516288288 EDI: GMACFS.COM Sep 04 2020 03:43:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004516257060 EDI: BANKAMER.COM Sep 04 2020 03:43:00 Bank of America, PO Box 31785,
Tampa, FL 33631-3785516257061 +EDI: TSYS2.COM Sep 04 2020 03:43:00 Barclays Bank Delaware, 125 S. West Street,
Wilmington, DE 19801-5014516257063 EDI: WFNNB.COM Sep 04 2020 03:43:00 Boscov's, Comenity Bank Bankruptcy Department,
PO Box 183043, Columbus, OH 43218-3043516257065 EDI: CAPITALONE.COM Sep 04 2020 03:43:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285516418656 EDI: BL-BECKET.COM Sep 04 2020 03:43:00 Capital One NA, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701518424177 +E-mail/Text: jennifer.chacon@spsservicing.com Sep 04 2020 00:09:17
DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing Inc., PO Box 65250,
Salt Lake City, UT 84165-0250, DLJ Mortgage Capital, Inc.,
c/o Select Portfolio Servicing Inc. 84165-0250518424176 E-mail/Text: jennifer.chacon@spsservicing.com Sep 04 2020 00:09:17
DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing Inc., PO Box 65250,
Salt Lake City, UT 84165-0250516257070 EDI: IRS.COM Sep 04 2020 03:43:00 Dept. of the Treasury, Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346516257072 +E-mail/Text: PBNCNotifications@perituservices.com Sep 04 2020 00:08:22 Kohl's,
PO Box 3043, Milwaukee, WI 53201-3043516398735 +EDI: MID8.COM Sep 04 2020 03:43:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011516257076 E-mail/Text: Meridianbankruptcy@hackensackmeridian.org Sep 04 2020 00:09:07 Meridian Health,
PO Box 399, Neptune, NJ 07754-0399

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 63

Date Rcvd: Sep 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516257085 +E-mail/Text: elih@oceanhomehealth.com Sep 04 2020 00:08:09 Ocean Home Health,
1000 Airport Rd., Suite 101, Lakewood, NJ 08701-5960
517104729 EDI: PRA.COM Sep 04 2020 03:43:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
517104730 EDI: PRA.COM Sep 04 2020 03:43:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
516492278 EDI: PRA.COM Sep 04 2020 03:43:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541
516390650 EDI: Q3G.COM Sep 04 2020 03:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
518566570 E-mail/Text: bknotices@sns.com Sep 04 2020 00:09:12 SN Servicing Corporation,
323 Fifth Street, Eureka, CA 95501
518566571 E-mail/Text: bknotices@sns.com Sep 04 2020 00:09:12 SN Servicing Corporation,
323 Fifth Street, Eureka, CA 95501, SN Servicing Corporation, 323 Fifth Street,
Eureka, CA 95501
516257090 +E-mail/Text: SOMCbankruptcy@hackensackmeridian.org Sep 04 2020 00:09:07
Southern Ocean Medical Center, 1140 Rt. 72 W., Manahawkin, NJ 08050-2412
516481570 +E-mail/Text: bncmail@w-legal.com Sep 04 2020 00:08:56 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516257093 EDI: RMSC.COM Sep 04 2020 03:43:00 TJ Maxx, Synchrony Bank, PO Box 965060,
Orlando, FL 32896-5060
516257097 EDI: RMSC.COM Sep 04 2020 03:43:00 Walmart/Synchrony Bank, Bankruptcy Department,
PO box 965060, Orlando, FL 32896-5060
516274912 EDI: WFFC.COM Sep 04 2020 03:43:00 Wells Fargo Bank N.A.,,
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516257098 EDI: WFFC.COM Sep 04 2020 03:43:00 Wells Fargo Dealer Services,
Correspondence-MACT9017-026, PO Box 168048, Irving, TX 75016-8048

TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516399272* Wells Fargo Bank N.A.,, d/b/a Wells Fargo Dealer Services, PO Box 19657,
Irvine, CA 92623-9657

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor DLJ Mortgage Capital, Inc.c/o Select Portfolio
Servicing Inc. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Michael R. DuPont on behalf of Creditor Liberty Savings Federal Credit Union
dupont@redbanklaw.com, dana@redbanklaw.com
Rebecca Ann Solarz on behalf of Creditor Nationstar Mortgage LLC rsolarz@kmlawgroup.com
Thomas J Orr on behalf of Debtor Carmen Oyola tom@torrlaw.com,
xerna@aol.com/orrtr87054@notify.bestcase.com

TOTAL: 9